

In the Specification:

Amend the specification as follows:

Page 4, line 3: Amend the paragraph as follows:

~~Fig. 1 is~~ Figs. 1A and Fig. 1B, taken together, show an investment asset hierarchy for use in the present invention;

Page 4, lines 13-14: Amend the paragraph as follows:

~~Figs. 8A~~ 8A-1 through Figs. 8H, taken together, provide a detailed, functional data flowchart of the present invention;

Page 6, lines 11-13: Amend the paragraph as follows:

~~Fig. 1 is~~ Figs. 1A and Fig. 1B, taken together, show a self-explanatory investment asset hierarchy which is necessary to understand the process. References are made to the asset hierarchy throughout the disclosure below.

Page 57, lines 4-5: Amend the paragraph as follows:

~~Figs. 8A-8H~~ 8A-1 through Figs. 8H, taken together, provide a detailed, functional data flowchart of the Auto Rebal Model in accordance with the disclosed embodiment of the present invention.

Page 57, lines 6-12: Amend the paragraph as follows:

~~Fig. 8A~~ Figs. 8A-1 and 8A2, taken together, is a flowchart of the overall Auto Rebal Model. The following abbreviations are used in ~~Fig. 8A~~ Figs. 8A-1 and 8A2: VPAS refers to Vanguard Personal Advisory Service, INV refers to Investment, and AR refers to Auto Rebal. "PlanIT" is the name given by Vanguard to a system program used with the present invention. PlanIT is a Sybase database application program. However, the present invention may be practiced with any suitable type of database application program. PlanIT is also referred to in the text of the linear programming (see Appendix below).